

Warren Brumel, Esq. WB3626  
65 Main Street, P.O. Box 181  
Keyport, New Jersey 07735  
Tel. (732) 264-3400  
*Attorney for Debtors*

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**UNITED STATES BANKRUPTCY COURT**  
*for the*  
**DISTRICT OF NEW JERSEY**

*In the Matter of*

**KENNETH J. HENDERSON**

**CHAPTER 13**

**CASE NO. 15-19095-MBK**

**CERTIFICATION IN RESPONSE TO TRUSTEE'S OBJECTION  
TO ENTRY OF ORDER RESOLVING MOTION FOR STAY RELIEF**

**Kenneth J. Henderson**, does hereby certify:

1. I am one of the joint debtors herein and I make this certification in response to the Standing Chapter 13 Trustee's objection to the entry of an agreed order resolving the Motion for Relief from Stay filed on behalf of M&T Bank.

2. The trustee objects to the plan inclusion of the \$15,408.25 in post-petition arrears on two grounds. "First, the debtor does not have the disposable income to add this large amount into the plan. Further, the inclusion of these arrears will erode at [sic] any distribution to unsecured creditors."<sup>1</sup>

3. The curing of these post-petition arrears is essential to saving our home and I am confident that we can make the adjusted payments. When our case was filed, we had a 21 year old daughter living at home; she no longer resides with us and accordingly our food and other expenses, particularly automobile insurance premiums, have decreased. Additionally, my wife and I have

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<sup>1</sup> Email of Erik Collazo, staff attorney, to chambers 4/2/2018

received modest increases in our wages in the three years since the case was filed. This additional income and decreased expense will allow us to make the required payment.

4. We have no objection to the recapitalization of the increased plan base over an extended term of 60 months, to permit these arrears to be paid without impacting any payment to unsecured creditors that they would otherwise receive.

5. For the foregoing reasons, I respectfully request that this Honorable Court allow the entry of the proposed order.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

Dated: April 19, 2018

/s/ Kenneth J. Henderson